

ABSTRACT

In accordance with at least one embodiment of the invention, a computer-based system in which a user, e.g., a financial advisor, an investor, or a client of an investment firm, etc., may engage in an interactive dialog with a software-based investment advice system, hereafter referred to as the “Advisor” to receive analysis of present and potential financial investments. Based on information provided by the user, the Advisor may be configured to determine a recommended investment portfolio including investment allocations designed to meet at least one financial goal. A goal refers to a desired target accumulation of assets in connection with an investor’s investment needs based on information a user has provided.